

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.	:	10/025,897	Confirmation No.:	9205
Applicant	:	Kight et al.		
Filed	:	December 26, 2001		
Title	:	Risk Based Payment Method and System		
Art Unit	:	3691		
Examiner	:	Kelly Scaggs Campen		
Confirmation No.	:	9205		
Docket No.	:	23952-0039		
Customer No.	:	72386		

AMENDMENT AND RESPONSE TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Madam:

Responsive to the Non-Final Office Action mailed December 13, 2007, please amend the application as follows and consider the application in view of the following remarks.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks begin on page 8 of this paper.